

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: CHIET, MICHAEL	§	Case No. 09-45374-JS
CHIET, DEBORAH LYNN	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 12/10/2010 in Courtroom 4016, United States Courthouse, DuPage County Courthouse
505 N. County Farm Road
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/04/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CHIET, MICHAEL § Case No. 09-45374-JS
CHIET, DEBORAH LYNN §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 10,500.81
and approved disbursements of \$ 1,657.00
leaving a balance on hand of ¹ \$ 8,843.81

Balance on hand: \$ 8,843.81

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 8,843.81

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - DAVID GROCHOCINSKI, TRUSTEE	1,800.07	0.00	1,800.07
Attorney for Trustee, Fees - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	1,530.00	0.00	1,530.00
Attorney for Trustee, Expenses - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	45.80	0.00	45.80
Accountant for Trustee, Fees - SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	1,365.00	0.00	1,365.00

Total to be paid for chapter 7 administration expenses: \$ 4,740.87
Remaining balance: \$ 4,102.94

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$46,681.06 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3P	Department of Treasury-IRS	46,681.06	0.00	4,102.87

Total to be paid for priority claims: \$ 4,102.87
Remaining balance: \$ 0.07

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 51,717.17 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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1	Chase Bank USA, N.A.	7,651.31	0.00	0.00
2	Discover Bank	9,541.94	0.00	0.00
3U	Department of Treasury-IRS	3,228.87	0.00	0.00
4	American Express Centurion Bank	842.90	0.00	0.00
5	American Express Centurion Bank	18,130.06	0.00	0.00
6	American Express Centurion Bank	11,594.85	0.00	0.00
7	GE Money Bank dba LORD & TAYLOR	727.24	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00
Remaining balance: \$ 0.07

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.07

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.07

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 7 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-45374

User: rmarola
Form ID: pdf006

Page 1 of 1
Total Noticed: 28

Date Rcvd: Nov 08, 2010

The following entities were noticed by first class mail on Nov 10, 2010.

db/jdb +Michael Paul Chiet, Deborah Lynn Chiet, 1500 Apache Dr, Naperville, IL 60563-1202
aty +Ariane Holtschlag, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
Orland Park, IL 60462-3760
aty +David B Lloyd, Grochocinski Grochocski and Lloyd Ltd, 1900 Ravinia Road,
Orland Park, IL 60462-3760
aty +David E Grochocinski, Grochocinski & Grochocinski, 1900 Ravinia Place,
Orland Park, IL 60462-3760
aty +John P Houlihan, Beck Houlihan & Scott P C, 534 W Roosevelt Road, Wheaton, IL 60187-5058
aty +Michael A Phelps, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
Orland Park, IL 60462-3760
tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
Orland Park, IL 60462-3760
14789567 American Express, P.O. Box 0001, Los Angeles, CA 90096-8000
14789568 American Express, P.O. Box 0001, Los Angeles, CA 90096-8000
15636110 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14789566 +Beck Houlihan Scott PC, 534 W Roosevelt Rd, Wheaton, IL 60187-5058
14789570 Capital One Bank (USA) NA, P.O. Box 6492, Carol Stream, IL 60197-6492
14789571 +Chase Bank, P.O. Box 100576, Florence, SC 29502-0576
14921032 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14789572 Chase Card Services, P.O. Box 15153, Wilmington, DE 19886-5153
14789565 +Chiet Deborah Lynn, 1500 Apache Dr, Naperville, IL 60563-1202
14789564 +Chiet Michael Paul, 1500 Apache Dr, Naperville, IL 60563-1202
14789575 Department Stores National Bank, P.O. Box 183083, Columbus, OH 43218-3083
14789574 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Department of Treasury-IRS, Internal Revenue Service, PO Box 21126,
Philadelphia PA 19114)
14789577 Lexus Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
14789579 Lord & Taylor, P.O. Box 960035, Orlando, FL 32896-0035
14789580 +Michele H. Chiet, 1507 N. St. Marks Place, Palatine, IL 60067-8689
14789581 +National City, P.O. Box 856176, Louisville, KY 40285-6176

The following entities were noticed by electronic transmission on Nov 08, 2010.

14789569 +E-mail/Text: ebnbankruptcy@ahm.honda.com American Honda Fianace,
PO Box 60001, City Of Industry, CA 91716-0001
15501183 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 09 2010 00:45:51 Discover Bank,
Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14789576 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 09 2010 00:45:51 Discover Card,
P.O. Box 6103, Carol Stream, IL 60197-6103
15705733 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2010 00:55:17 GE Money Bank dba LORD & TAYLOR,
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14789582 E-mail/Text: bnc@nordstrom.com Nordstrom Bank, P.O. Box 79134,
Phoenix, AZ 85062-9134

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15636111* American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
15636112* American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14789573* Chase Card Services, P.O. Box 15153, Wilmington, DE 19886-5163
14789578* Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2010

Signature:

